

EXHIBIT A

Praxis Financial Solutions, Inc
7301 N. Lincoln Ave
Suite 220
Lincolnwood, IL 60712-1733



OFFICE HOURS

Monday - Thursday 8AM - 8PM
Friday 8AM - 6PM
Saturday 8AM - 12PM
Toll-Free Number 866-611-3411
Fax Number: 847-679-7974

October 03 2014

Creditor: RAZOR CAPITAL, LLC
Original Creditor: CHASE MANHATTAN BANK/P
Account #: [REDACTED] 4015
Current Balance: \$464.28



1997225 - 13
SILVA, ELLISA



Dear Ellisa,

Please contact our office to resolve this account. See special offer below and reverse side for important information.

This communication is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you are not disputing the validity of the debt, we have been authorized to offer you an opportunity to liquidate your indebtedness on your CHASE MANHATTAN BANK/PIER 1 IMPORTS account.

You actually owe: \$464.28
Discounted amount: \$208.93
Due Date: 11/20/2014

The discounted amount must be made in one payment and received in our office on or before 11/20/2014. Please note, we are not obligated to renew this offer. Upon receipt of the discounted amount, our client will notify the appropriate credit agencies (if applicable) that this account has been SETTLED IN FULL. Your acceptance of the offer described above prior to the expiration of the 30-day period for dispute will not extinguish your right to dispute all or part of the debt.

Should you have any questions regarding your account, please feel free to contact me at 866-611-3411 Ext 150

Sincerely,

Charles B Oraham
Account Representative

Please Detach and Return With Payment

or Pay using your Checking, Savings or by Credit Card on our secured web site www.Praxis-Financial.com

1997225 - 13
SILVA, ELLISA

IF PAYING BY VISA, MASTERCARD, DISCOVER OR AMERICAN EXPRESS, FILL OUT BELOW			
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> AMER. EXP.
CARD NUMBER	EXP. DATE	AMOUNT	
PRINT NAME	MUST INITIAL BELOW SIGNATURE COLOR INK ONLY (BACK OF CARD)		

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If the amount of debt forgiven is equal or greater than \$600.00, Razor Capital may be required by Internal Revenue Code Section 6050P to report to the IRS and issue a form 1099c. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.